

DECLARATION OF FAY SERVICING, LLC.

STATE OF FLORIDA
COUNTY OF DUVAL

I, Janet Gioello, declare the following:

1. I am a Litigation Representative for Fay Servicing, LLC (“Fay”), the mortgage servicer for U.S. Bank Trust National Association, Not in its Individual Capacity, But Solely as Delaware Trustee for B4 Residential Mortgage Trust (the “Trust”). As such, I am authorized to provide this Declaration on behalf of Fay and the Trust.
 2. Fay maintains a computer database (the “Loan Records”) of acts, transactions, payments, communications, escrow account activity, disbursements, events, documents, instruments, and analyses (the “Loan Transactions”) with respect to the mortgage loans that Fay services. Entries in the Loan Records are made at the time of the events and conditions they describe either by people with first-hand knowledge of those events and conditions or from information provided by people with such first-hand knowledge. The Loan Records are maintained in Fay’s regular course of business. I have access to the Loan Records with respect to the loan at issue, and I have knowledge of how they are maintained. Based upon those records, I have gained knowledge of the facts set forth herein and, if called upon as a witness to testify, could and would competently testify to those facts under penalty of perjury. The information described herein and referenced below is found in the business records of Fay.
 3. To the extent that the business records of the loan in this matter were created by a prior servicer, the prior servicer’s records for the loan were integrated and boarded into Fay’s systems, such that the prior servicer’s records concerning the loan are now part of Fay’s business records. Fay maintains quality control and verification procedures as part of the boarding process to ensure the accuracy of the boarded records. It is the regular practice of Fay to integrate prior servicers’ records into Fay’s business records, and to rely upon the accuracy of those boarded records in providing its loan servicing functions and I have personal knowledge and familiarity with these procedures. These prior servicer records are integrated and relied upon by Fay as part of Fay’s business records.
 4. The Loan Records reflect that Stand Strong Investments, LLC (“Borrower”) executed a deed of trust dated January 25, 2022 (the “Deed of Trust”). A true and correct copy of the Deed of Trust filed as Document No. 2022-00001426 in the real property records of Henderson County, Texas and as contained within the Loan Records is attached hereto as Exhibit 1-A.



5. The Loan Records reflect that the Deed of Trust was assigned from Dominion Financial Services to the Trust on August 21, 2023 as evidenced by a Corporate Assignment of Deed of Trust. A true and correct copy of that Assignment as contained in the loan records and as recorded in the real property records of Henderson County, Texas as Document No. 2023-0023905 is attached hereto as Exhibit 1-B.
6. The Loan Records include a title search regarding the Property memorialized by the Deed of Trust that revealed that a document entitled "Substitution of Trustee Full Reconveyance" was recorded in the real property records of Henderson County, Texas as Document No. 2022-00014125 and was signed by Bryan Deangelo Eugene Aromaye (the "Fraudulent Document"). A true and correct copy of the Fraudulent Document as recorded in the real property records of Henderson County, Texas as Document No. Document No. 2022-00014125 is attached hereto as Exhibit 1-C.
7. The Loan Records reflect that the Fraudulent Document was prepared, executed, and filed in the real property records of Henderson County, Texas without the permission or authority of the Trust and without the permission or authority of any actual or valid mortgagee under the Deed of Trust.
8. The Loan Records reflect that at no time did the Trust authorize anyone to release the lien memorialized by the Deed of Trust and the Fraudulent Document was recorded without the authority of any actual mortgagee under the Deed of Trust.

IN WITNESS WHEREOF, I declare under penalty of perjury pursuant to the laws of the United States of America that the foregoing is true and correct.

DATED:12/26/2024

FAY SERVICING, LLC

By:

Name: Janet Gioello

Title: Litigation Representative